

RISK MANAGER

NATURE OF WORK

This is highly responsible administrative and technical work in the formulation and management of self-insured and insurance programs for City government.

Work involves responsibility for the formulation and management of self-insured and insurance programs which include real property, liability, workers' compensation, casualty, long term disability, vehicular, and all other insurable risks. Work also includes managing, surveying, planning and evaluating risk coverage of governmental property, assets, operations classified hazardous and all other insurable risks; and the management of self-insured and fully insured plans for health, dental, life and vision insurance for both City and County employees. An employee in this class is expected to exercise considerable independent judgment and initiative requiring technical understanding of all aspects of insurance policy provisions. Supervision is received from an administrative superior with work being reviewed in the form of effectiveness and cost of coverage provided. Supervision may be exercised over subordinates engaged in various phases of insurance management.

EXAMPLES OF WORK PERFORMED

Surveys property, assets, and operations to classify hazards and evaluate insurable risks; plans self-insured programs and insurance coverage through consultation with City departments; negotiates with insurance brokers to purchase adequate and low cost coverage.

Determines and plans manner of financing risks of exposures to loss and assists departments and divisions in budgeting for self-insured programs and insurance coverages.

Contacts brokers and buyer associations to secure current information on insurance industry developments; reviews current insurance legislation to modify risk coverage.

Negotiates settlements of loss claims with insurance carriers and cooperates with legal department to provide information for litigation of insured risk; audits insurance contracts to determine changes in insurance requirements and coverages.

Plans and directs educational programs to promote employee participation in group insurance plans.

Compiles and prepares data for the receipt of bids in relation to insurance needs; analyzes bids and recommends bids for acceptance; maintains records for proper administration of insurance programs and recovery of money for insured losses.

Performs related work as required.

DESIRABLE KNOWLEDGE, ABILITIES AND SKILLS

Thorough knowledge of all types of risk coverages available including but not limited to real property, casualty, life, health, workers' compensation, long term disability, vehicular, and all related insurable risks.

Thorough knowledge of the preparation of insurance specifications, bids and contracts.

Considerable knowledge of current insurance industry developments and legislation which may effect risk coverage.

Ability to negotiate settlements of loss claims with insurance carriers.

Ability to prepare complex mathematical and statistical analyses of loss claims and coverage costs.

Ability to establish and maintain effective working relationships with government officials, insurance carrier representatives, employees, and the general public.

Ability to communicate effectively both orally and in writing.

DESIRABLE TRAINING AND EXPERIENCE

Graduation from an accredited four year college or university with major course work in insurance, business administration or related field with thorough experience in various types of risk coverages.

MINIMUM QUALIFICATIONS

Graduation from an accredited four year college or university with major course work in insurance, business administration, or related field with considerable experience in various types of risk coverages; or any equivalent combination of training and experience which provides the desirable knowledge, abilities and skills.

Approved By: _____
Personnel Director

1/76

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